

Insurance Partners Accountants Program

Competitively Priced to
Meet Specific Industry Needs



A Unique Insurance Program

We understand that working hard to develop and grow your practice goes hand in hand with protecting your assets. Our programs offer comprehensive property and liability policies that address the unique coverage requirements of small to medium sized Accounting, Auditing and/or Bookkeeping Offices. This coverage can also protect your services as a consultant, financial planner, trustee, executor, or receiver. We provide the coverages you need and the service you deserve, at a price you can afford.

Program Highlights

Record Maintenance

Accountants store valuable documents such as copies of clients' files, confidential notes, spreadsheets, tax returns, etc., for a least six years or a reasonable time period as dictated by law.

We can cover Valuable papers up to a \$25,000 limit both on and off-premises. This limit may be increased to \$1,000,000.

Software

Fast, powerful computers and specialized software are needed to keep up with changing regulations and to interact with different client systems. Today, the majority of accounting work is performed with the help of specialized computer programs. Software must be upgraded on a frequent basis to keep abreast of every-changing state and federal regulations. Powerful computers and operation systems must be able to converse with diverse client systems and software.

We offer Computers & Media coverage which provides built-in protection for virus damage to computer equipment and software data. Limits are available up to \$1,000,000.

*"As an independent agency,
we work with all the major
insurance providers, ensuring
that we can offer the
best coverages at the most
attractive prices."*

Insurance Partners Agency, Inc.
26865 Center Ridge Road
Westlake, OH 44145-4042
phone 440.835.9600
fax 440.835.9614

4 Locations to Serve You
Westlake • Solon • Mentor • Elyria

INSURANCE PARTNERS

www.inspartners.com



This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions, refer to the insurance policy as coverage terms, conditions, and carriers may change. Coverage may not be available in all states. Issuance of coverage is subject to underwriting.

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Laptop Computers & Hand-Held Devices

It is common for accountants to work off-site and to use these devices to get work done faster. By embracing e-technology, you can stay connected to the office and be available for client meetings anywhere in the world. Coverage is provided for laptop computers, BlackBerry® devices, and other similar portable equipment and accessories – worldwide under Stretch endorsements.

The Internet

Web sites have become an important image promotion tool used to attract new customers, and are also being used to provide self-management tools for existing customers. Web portals allow clients to communicate with their accounting firm through secure Web-based connections and facilitate faster turn around on income tax filing by allowing clients to enter appropriate information using an interactive Web site. We recommend:

Business Income for “Cyber Attack”

When a Web site is maliciously flooded with junk mail, either causing the site/system to crash or make it so slow that it is unusable to legitimate visitors. The coverage includes: \$10,000 Business Income Limit with a 12-hour waiting period.

Business Income for Web Site Vandalism This responds to unauthorized, malicious alteration (a.k.a. hackers) with a \$2,500 Limit.

Off Premises Web Site & Internet Service Interruption If your Web site is hosted off premises, either by an Internet service provider or other Web host, we can provide Web site and Internet service interruption coverage for a covered loss to your property. The Web site host or Internet service provider may be located anywhere in the world. The limit is \$50,000 with a 12-hour waiting period.

Good Faith Advertising This covers expenses incurred to restore customer faith in the insured after a cyber-induced Business Income loss with 12-month, \$5,000 Limit.

Seasonal Work

Accounting is a highly seasonal profession. Most work coincides with production of annual reports and the tax season. December through May are extremely busy months. Add seasonality of earnings to the practice of charging larger clients a lump sum, and your Accounts Receivables quickly comprise a large portion of the assets of your accounting firm.

We recommend a policy with a \$25,000 limit built into the form for both on-premises and off-premises Accounts Receivables with options to a total of \$1,000,000.

Business Entertainment

Accounting firms often entertain clients at holiday parties, sporting events, etc. Wine, beer or other forms of alcohol may be served. Host Liquor coverage is automatically included when business liability is in place and extends to the policy limit when there is an umbrella policy in place.

Why Choose Insurance Partners?

We make it our practice to care about our clients, building lasting relationships. Our specialists concentrate on what they do best, providing insurance programs, so you can do what you do best, take care of your clients' assets.

Let us compare and shop the options for you. We will analyze your current coverage, point out strengths and weaknesses, and then research the best choices available to you. Insurance Partners also provides a complete range of insurance and risk management products and services to protect the personal and business interests of our clients.

Please contact Sharon Francz, ext. 127 or sfrancz@inspartners.com at Insurance Partners today for a no-cost consultation of your business insurance needs. You can also submit a request by going to www.clearlinesolutions.com/lipa2. It's the right choice to protect yourself and your valued assets.